Certificate Number: 06501-PAE-DE-033024507

Bankruptcy Case Number: 19-11640



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>June 26, 2019</u>, at <u>8:37</u> o'clock <u>AM CDT</u>, <u>John Applegate</u> completed a course on personal financial management given <u>by internet</u> by <u>Arbor Investments LTD</u>., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: June 26, 2019 By: /s/Carlo Skrupa

Name: Carlo Skrupa

Title: Program Manager